

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Verlaria L Bearden

Debtor(s)

Case No. 16 B 20086

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/20/2016.
- 2) The plan was confirmed on 08/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/10/2017, 05/15/2017, 02/26/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/23/2018.
- 5) The case was Dismissed on 11/19/2018.
- 6) Number of months from filing to last payment: 26.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,027.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$12,027.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$524.01
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,524.01**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Admin Recovery	Unsecured	1,625.00	1,278.60	1,278.60	0.00	0.00
ADT Security Services	Unsecured	220.00	NA	NA	0.00	0.00
Adtalem Global Education	Unsecured	740.00	815.00	815.00	0.00	0.00
Adtalem Global Education	Unsecured	0.00	777.28	777.28	0.00	0.00
AmeriCash Loans LLC	Unsecured	2,950.00	NA	NA	0.00	0.00
Americredit Financial Ser Inc	Unsecured	NA	424.68	424.68	0.00	0.00
Americredit Financial Ser Inc	Secured	16,648.00	17,072.68	16,648.00	5,815.88	1,687.61
ATG Credit LLC	Unsecured	63.00	NA	NA	0.00	0.00
ATG Credit LLC	Unsecured	270.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	574.00	574.53	574.53	0.00	0.00
Capital One Bank USA NA	Unsecured	204.00	NA	NA	0.00	0.00
Center for Dental Excellence	Unsecured	175.00	NA	NA	0.00	0.00
Credit Union 1	Unsecured	650.00	670.10	670.10	0.00	0.00
CreditBox.com LLC	Unsecured	0.00	2,840.24	2,840.24	0.00	0.00
Creditors Discount & Audit Company	Unsecured	115.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	16,684.00	52,115.18	52,115.18	0.00	0.00
DEPT OF ED/Navient	Unsecured	51,107.00	NA	NA	0.00	0.00
Dynamic Recovery Solutions	Unsecured	1,165.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	828.00	NA	NA	0.00	0.00
Full Circle Financial	Unsecured	285.00	NA	NA	0.00	0.00
Home Shopping Network	Unsecured	350.00	NA	NA	0.00	0.00
ICTV Brands	Unsecured	195.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	1,431.00	1,212.34	1,212.34	0.00	0.00
Illinois Lending Corporation	Unsecured	1,260.00	925.41	925.41	0.00	0.00
Ingalls Memorial Hospital	Unsecured	0.00	1,460.29	1,460.29	0.00	0.00
Midland Funding LLC	Unsecured	0.00	1,179.86	1,179.86	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,001.00	1,999.21	1,999.21	0.00	0.00
Quantum3 Group	Unsecured	902.00	959.83	959.83	0.00	0.00
SLM Financial CORP	Unsecured	0.00	NA	NA	0.00	0.00
SLM Financial CORP	Unsecured	0.00	NA	NA	0.00	0.00
Synchrony BANK	Unsecured	1,180.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Vision Financial Servi	Unsecured	74.00	NA	NA	0.00	0.00
Vision Financial Servi	Unsecured	449.00	NA	NA	0.00	0.00
Vision Financial Servi	Unsecured	487.00	NA	NA	0.00	0.00
World Acceptance/Finance Corp	Unsecured	408.00	690.96	690.96	0.00	0.00
Zingo Cash	Unsecured	125.00	807.32	807.32	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,648.00	\$5,815.88	\$1,687.61
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,648.00	\$5,815.88	\$1,687.61
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$68,730.83	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,524.01</u>	
Disbursements to Creditors	<u>\$7,503.49</u>	
TOTAL DISBURSEMENTS :		<u>\$12,027.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/11/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.